



The value of dental benefits

30%* savings is reason to smile

A dental plan is a great way to support the oral and overall well-being of you and your family - and save money. Sometimes navigating the insurance world can be confusing. This guide answers some common questions about dental plans and helps eliminate the confusion when it comes to voluntary dental benefits.



What is a voluntary dental plan?

A dental plan is a type of health benefit that helps make care more affordable. You pay a fee called a “premium” that is deducted from your paycheck, and, in exchange, the dental plan helps you pay for dental services and procedures.

While it is up to you and optional to enroll, voluntary benefits can mean reduced rates for you because your premium will be based on group rates.

Your employer negotiated on your behalf with Delta Dental to provide significantly discounted rates for you.

When it comes to preventive services like exams and cleanings, dental plans often cover the full cost. They also help reduce your out-of-pocket costs for many other procedures and treatments by sharing the cost, which helps keep your premiums affordable. Similar to medical insurance, copayments, coinsurance, annual maximums and deductibles are all ways the cost can be shared between the dental plan and the people it covers.

Commonly used terms

Copayment (also known as copay)

The fixed amount you pay for a covered service.

Coinsurance

The fixed percentage you pay as your share of the cost of a covered service. Coinsurance kicks in after you meet any required deductible.

Annual maximum

The most money a dental plan will pay for claims over a 12-month period.

Deductible

The amount you must pay out-of-pocket before your plan begins to pay.

Why do I need a dental plan?

Save money

In addition to enjoying better oral health, and overall health, a dental plan can save you money - **as much as 30% off of your ordinary dental office charges***. Visiting the dentist regularly means oral health issues will be addressed before they become more severe. Taking advantage of low-cost exams and cleanings can help you save money (and hassle) on more extensive work down the road. But if the unexpected happens and you need dental work you weren't planning on - for example, to repair a chipped tooth or broken crown - a dental plan helps defray that cost. Without a dental plan, you would be responsible for the full treatment cost.

See how much benefits can save you on dental care costs.

In these examples, each person in a family of four makes two preventive visits and has a cavity filled over the course of a year. Compare the costs for a family without insurance to those who have it:



Family of four without dental benefits**

Annual premium.....	\$0
Preventive visits.....	\$1,400
Fillings.....	\$800
<hr/>	
Total cost.....	\$2,200



Family of four with dental benefits**

Annual premium.....	\$1,200
Preventive visits.....	\$0***
Fillings.....	\$200
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Total cost.....	\$1,400
Total savings.....	\$800

Save time

A dental plan offers more than cost savings; it offers time savings. By managing your dental benefits through your employer, you experience a more convenient way to pay your premiums. And claim payments are generally handled between us and your in-network dentist.

Enjoy better overall health

Oral wellness is the foundation for overall health, so regular visits to the dentist for checkups and cleanings are fundamental to making your smile last and preventing tooth decay and gum disease. Even if you don't have any symptoms, dental exams are important to make sure your teeth and gums stay healthy.

*Based on 2020 Delta Dental of Missouri utilization. Savings dependent on your dental plan and your provider's network participation. **Dental service fees are for illustrative purposes only. Premium rates and coverage are dependent upon your location and your plan type. See your plan for specific information. ***Preventive coverage may vary.

The benefit of choosing an in-network dentist

Keep in mind, the dentist you choose could affect your cost. Although a dental plan from Delta Dental allows you the freedom to visit any licensed dentist, you'll save more on your out-of-pocket costs when you visit a Delta Dental PPO™ dentist. The Delta Dental Premier® network also provides cost-saving features and is the next best option when you can't find a Delta Dental PPO™ dentist.

The network savings add up

If the unexpected happens, having a dental plan and staying in network can save you money by helping reduce your out-of-pocket costs. The savings example below shows the potential savings when receiving a crown if covered at 50%.

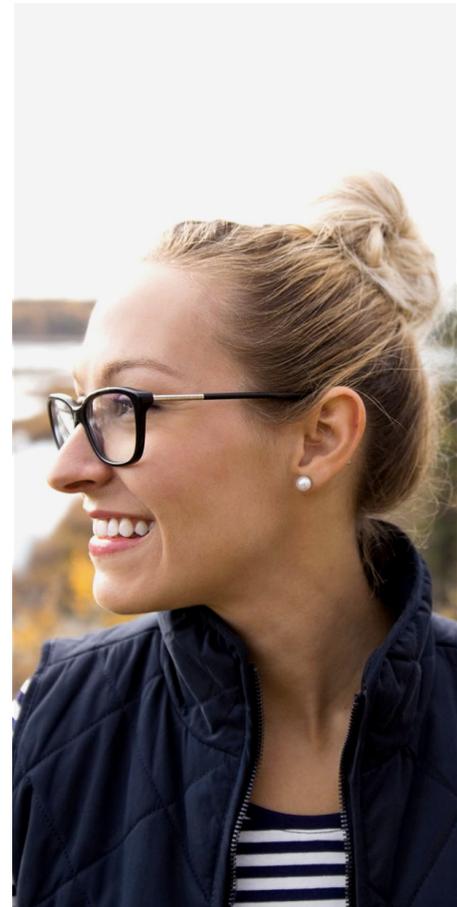
Network options	Dentist's charge	Discount	Your share
Delta Dental PPO™ network	\$1000	32%	\$340
Delta Dental Premier® network	\$1000	13%	\$435
Non-network	\$1000	None	\$500
Without dental insurance	\$1000	None	\$1000

Please note - this example is for illustrative purposes only. Dentist charges, discounts and your share will be impacted by your benefits and the dentist you choose. Please check your summary plan description for detailed information on benefit coverage and limitations.

How to find a dentist

Visit DeltaDentalMO.com and use the "Find a Dentist" tool (also found on Delta Dental's mobile app) to find a network dentist or to check if your dentist is in your plan's network. You can also contact our customer care team at 800-335-8266.

Visiting a network dentist also protects you from balance billing, a practice where dentists bill patients for the difference between their usual fee and the fee pre-established with Delta Dental.



Here are a few more considerations that may be useful:

- Assess your oral health.** Is your mouth generally healthy, or are you overdue for a check-up or dental work?
- Check your budget.** Do you have savings or a financial plan for unexpected dental work?
- Think proactively.** A dental plan helps reduce long-term costs by providing free or low-cost preventive care, which helps detect and treat oral health issues before they become more severe and costly.
- Understand the savings.** Dentist networks offer savings that are negotiated by Delta Dental on top of the benefits your plan provides.
- Review waiting periods.** A dental plan may require an amount of time after the effective date before covering some services. Not enrolling in a dental plan now could delay certain care even further.



Enroll now

Enroll in your employer's voluntary dental plan from Delta Dental and take the first step towards protecting your smile. We'll be with you along the way offering outstanding networks and award winning customer service.



Have questions?

Reach out to your HR administrator to learn more about the dental plan or plans available to you or find more information on our website at [DeltaDentalMO.com](https://www.DeltaDentalMO.com)



Delta Dental of Missouri
DeltaDentalMO.com